

0984979.07430
T02720 62664850

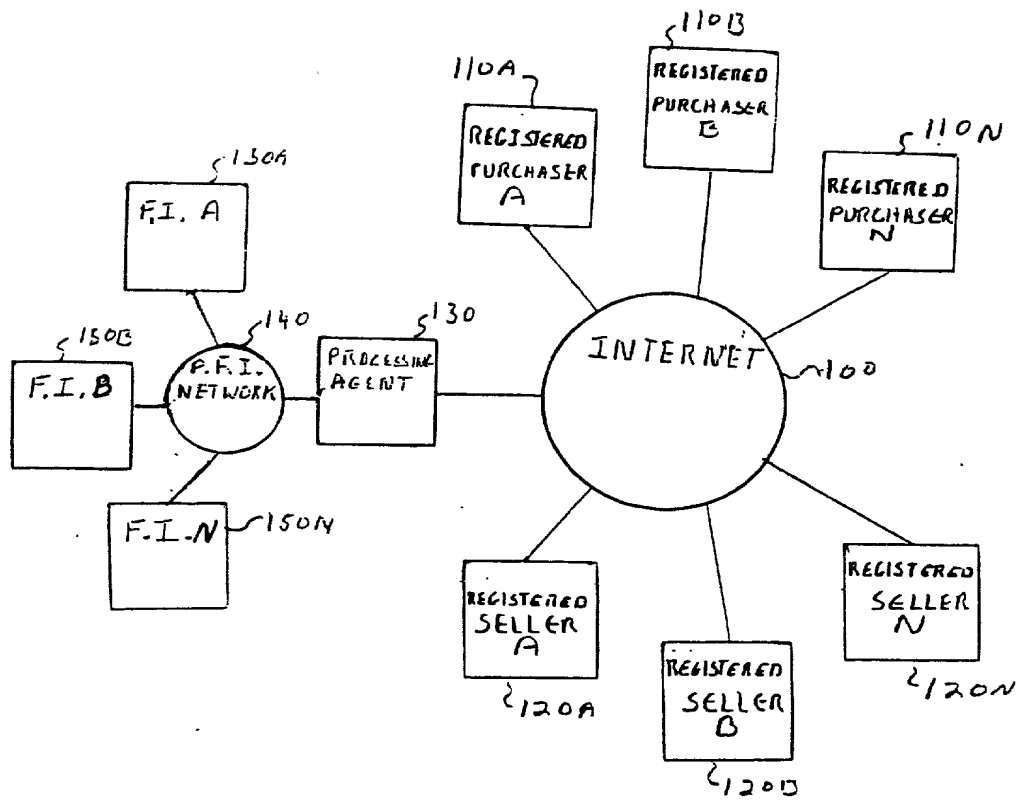


FIGURE 1

09849979-071301

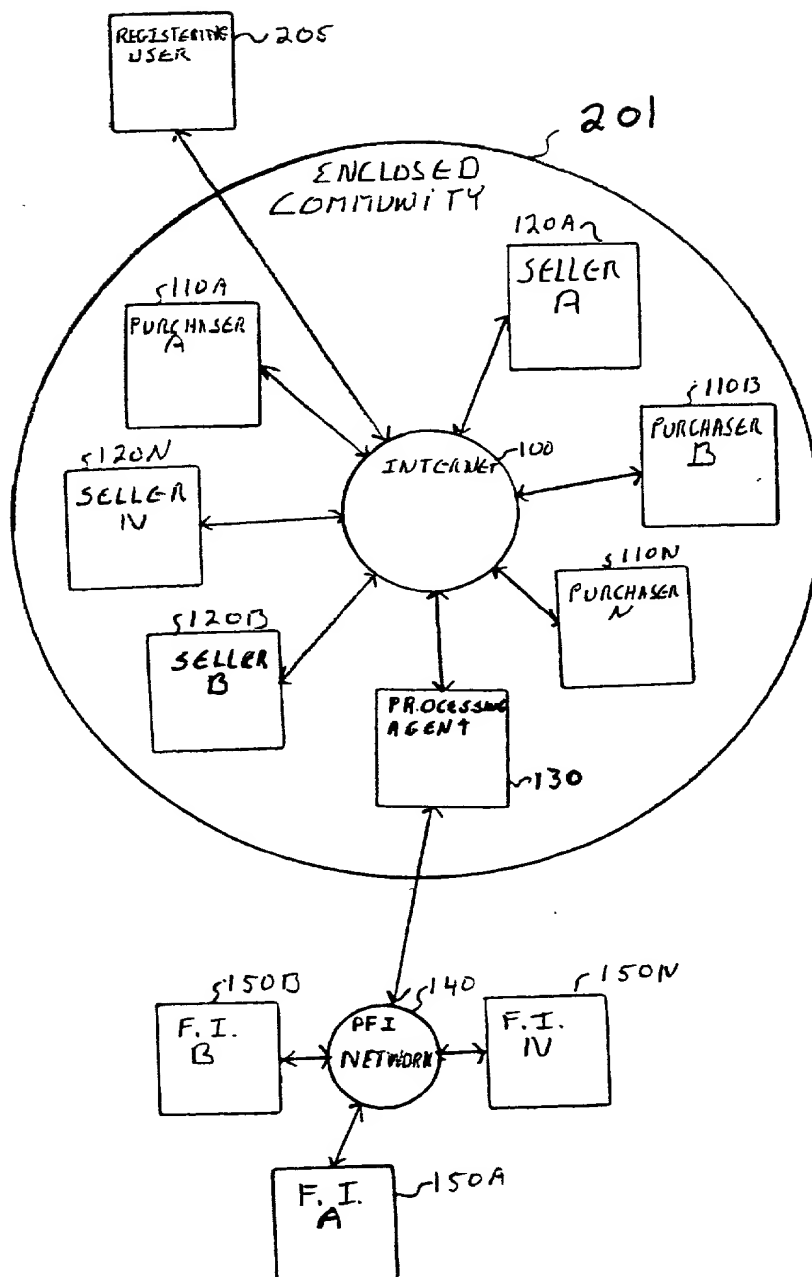


FIGURE 2

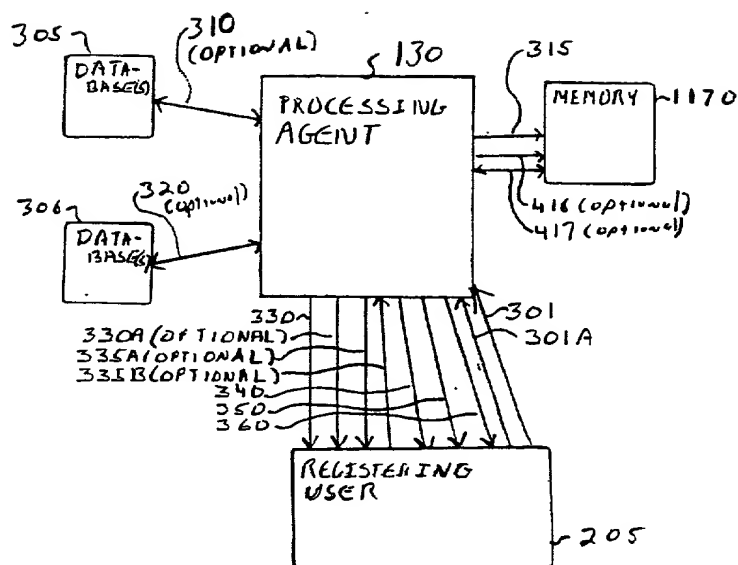


FIGURE 3

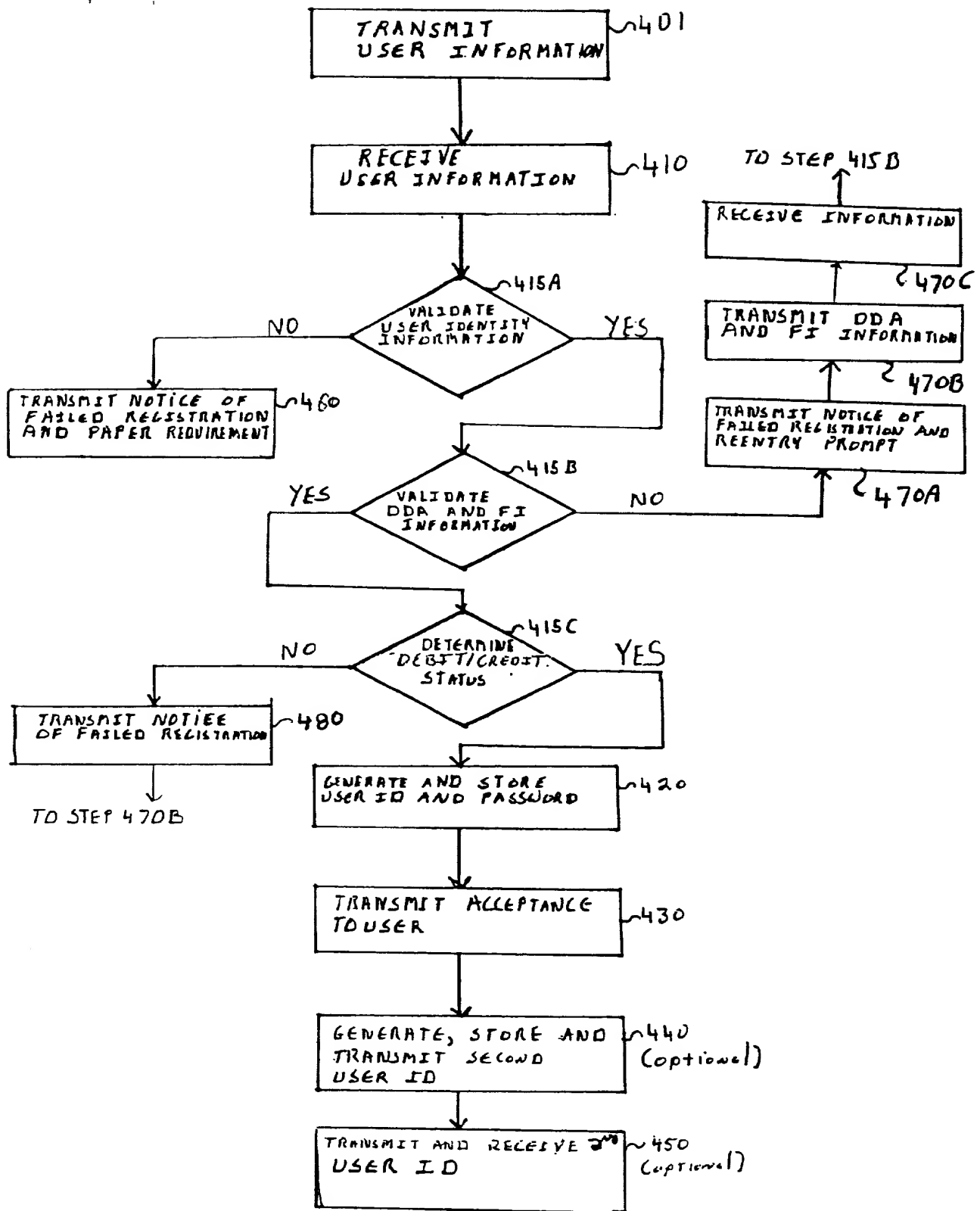
[illegible]

FIGURE 4

```

graph TD
    401[TRANSMIT USER INFORMATION] --> 410[RECEIVE USER INFORMATION]
    410 --> 415B{VALIDATE DDA AND FI INFORMATION}
    415B -- YES --> 415C{DETERMINE CREDIT/DEBIT STATUS}
    415B -- NO --> 470A[TRANSMIT NOTICE OF FAILED REGISTRATION AND REENTRY PROMPT]
    470A --> 470B[TRANSMIT DDA AND FI INFORMATION]
    470B --> 470C[RECEIVE INFORMATION]
    415C -- NO --> 480[TRANSMIT NOTICE OF FAILED REGISTRATION]
    480 --> 470B
    415C -- YES --> 415A{VALIDATE USER IDENTITY INFORMATION}
    415A -- NO --> 460[TRANSMIT NOTICE OF FAILED REGISTRATION AND PAPER REQUIREMENT]
    415A -- YES --> 420[GENERATE AND STORE USER ID AND PASSWORD]
    420 --> 430[TRANSMIT ACCEPTANCE TO USER]
    430 --> 440[GENERATE STORE AND TRANSMIT SECOND USER ID]
    440 --> 450[TRANSMIT AND RECEIVE 2ND USER ID]
    style 440 stroke-dasharray: 5 5
    style 450 stroke-dasharray: 5 5

```

FIGURE 5

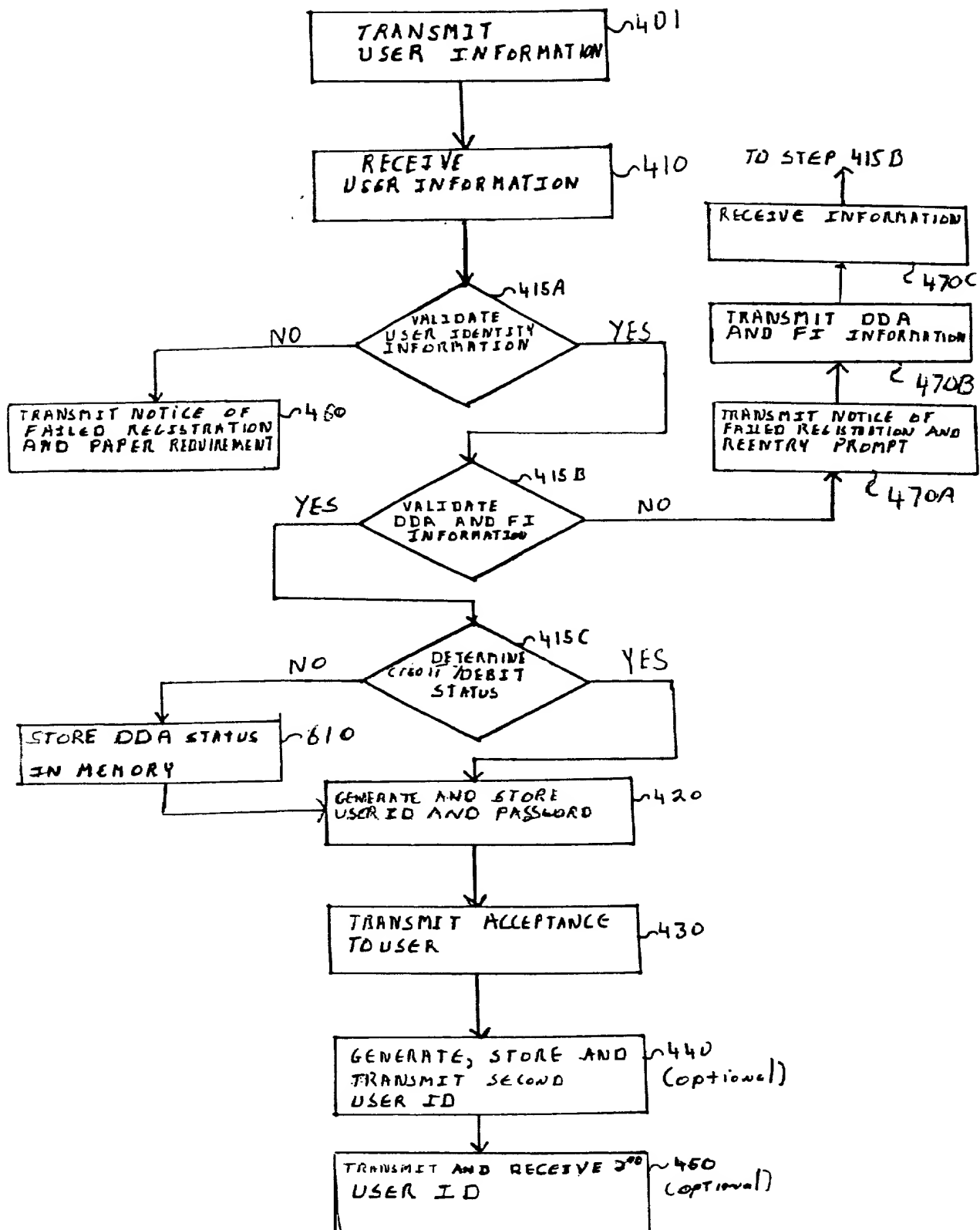
[illegible]

FIGURE 6

09049979.074301

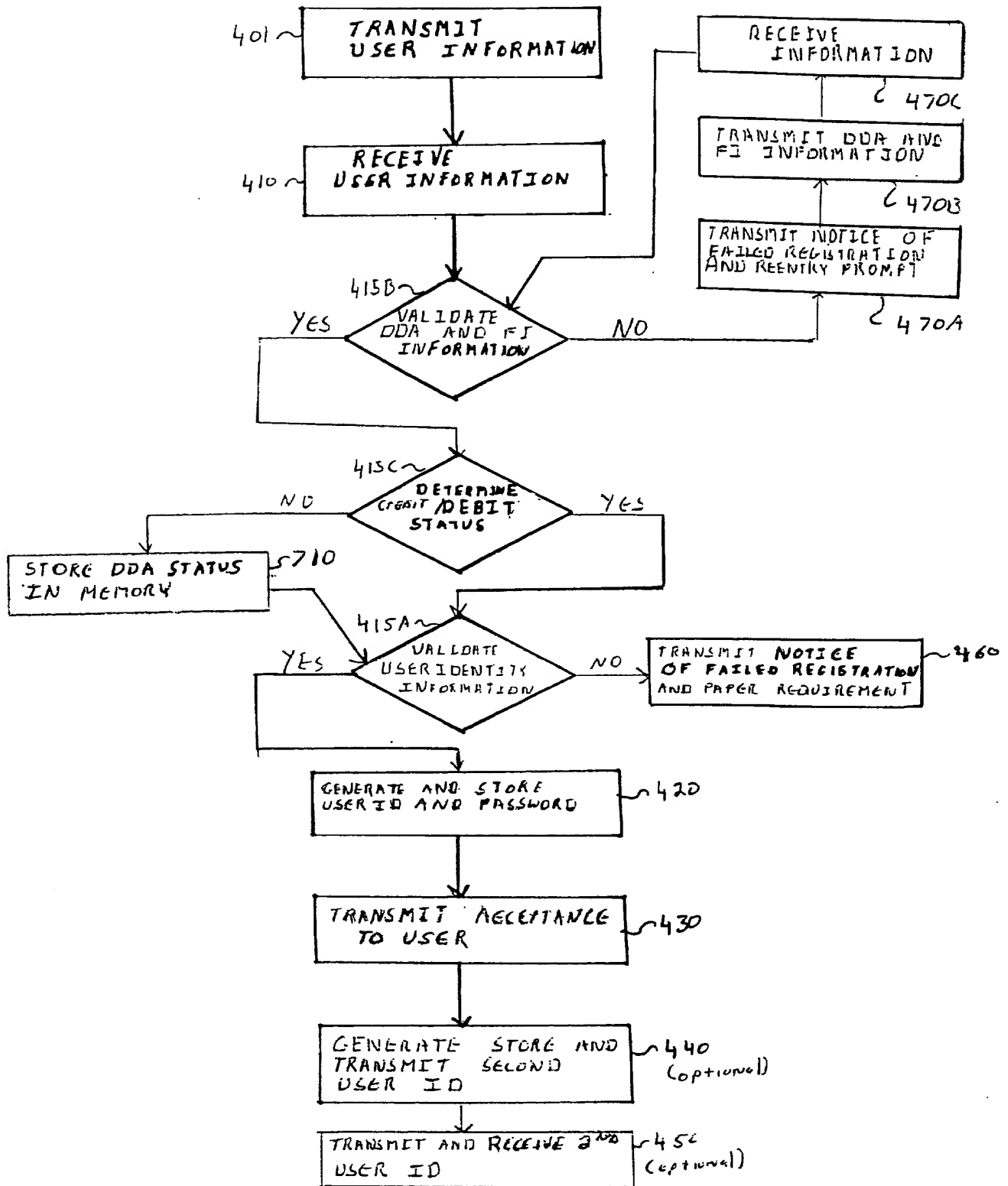


FIGURE 7

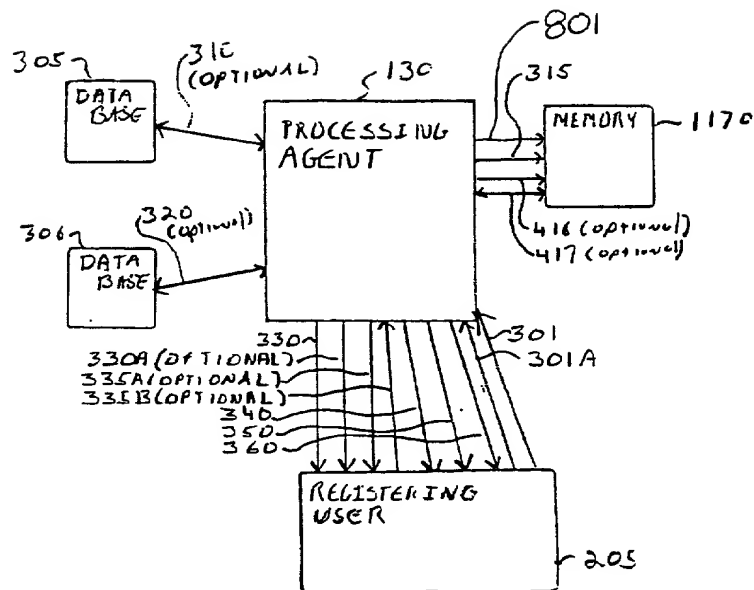


FIGURE 8

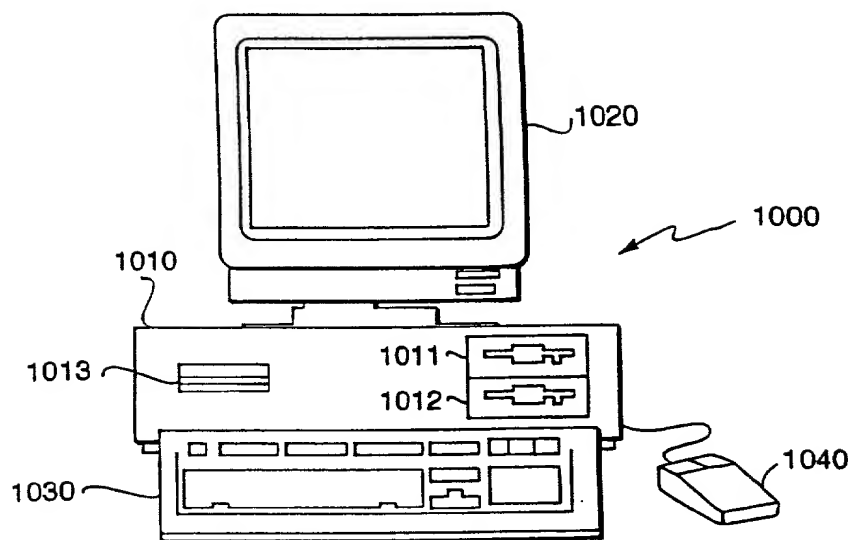


FIG. 9

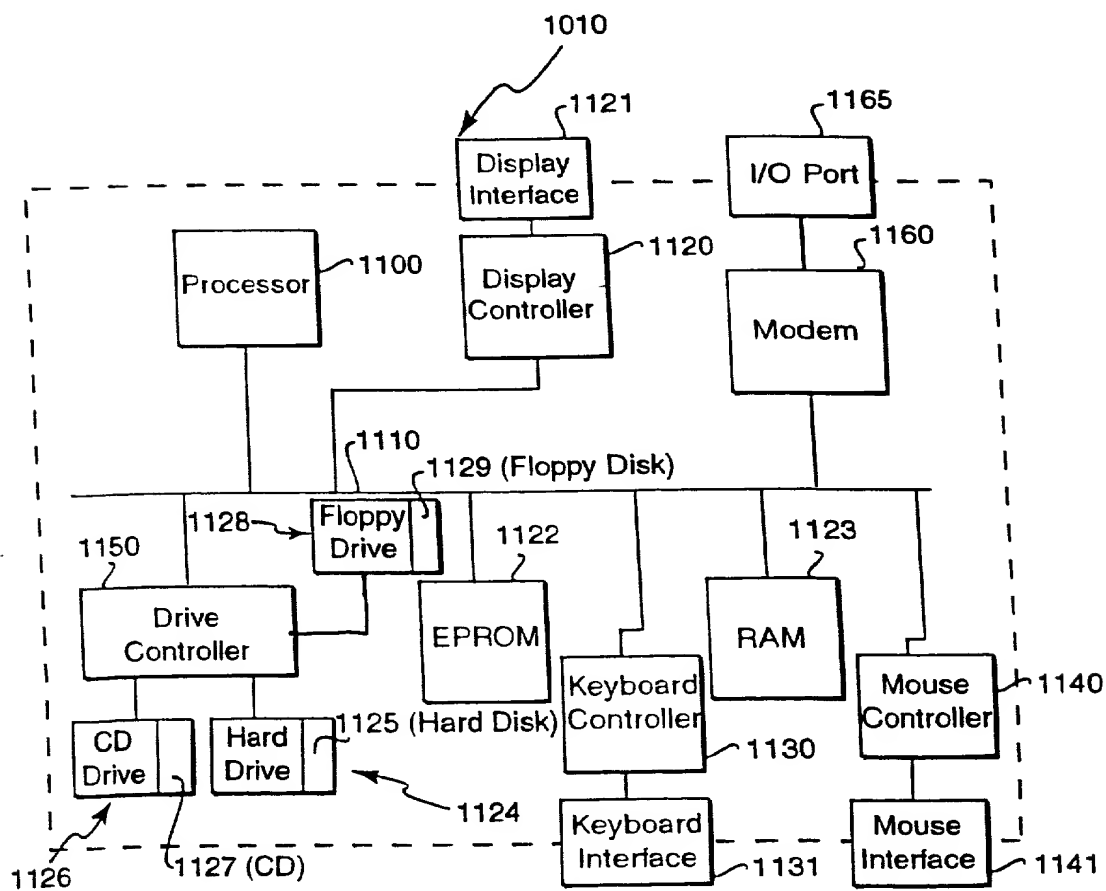


FIGURE 10

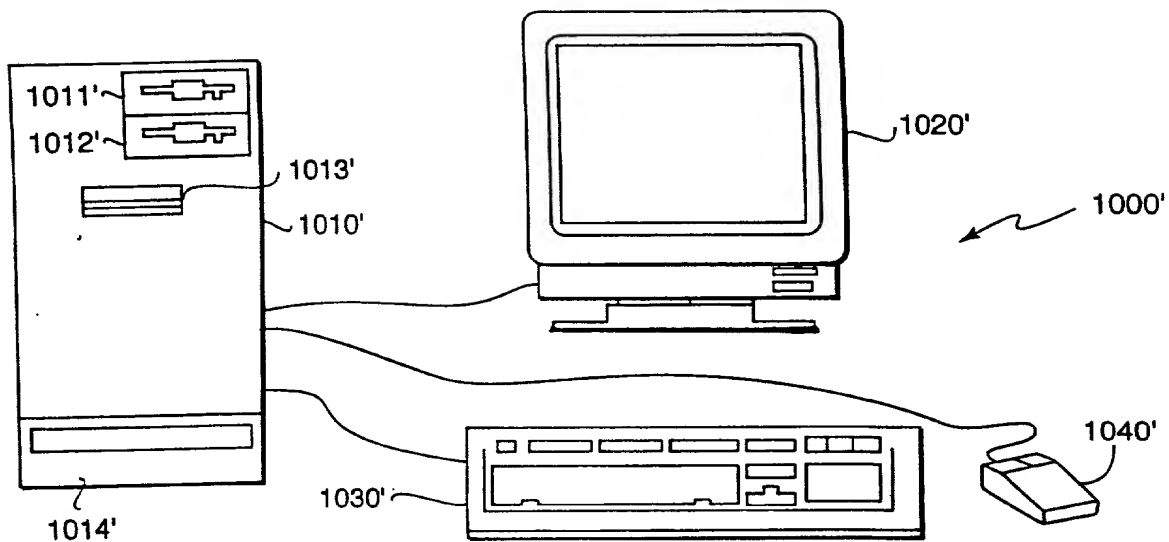


FIG. 11A

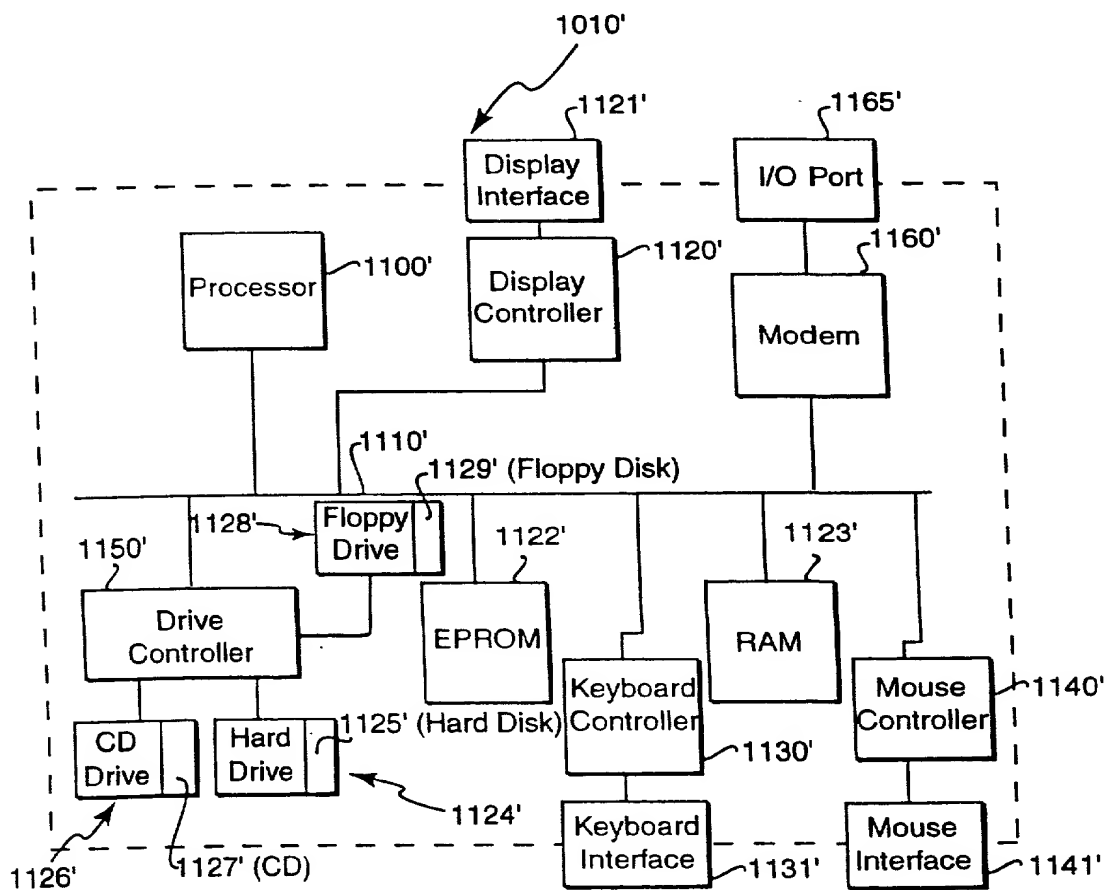


FIGURE 11B

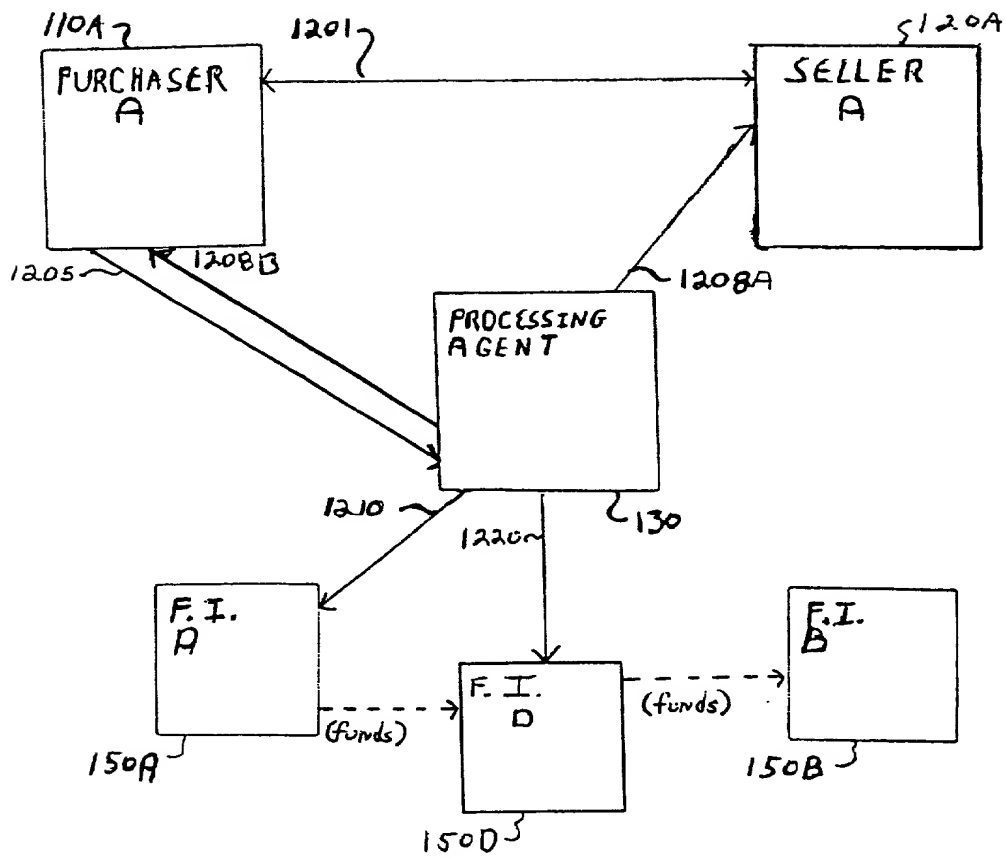


FIGURE 12

09499-0130 6464860

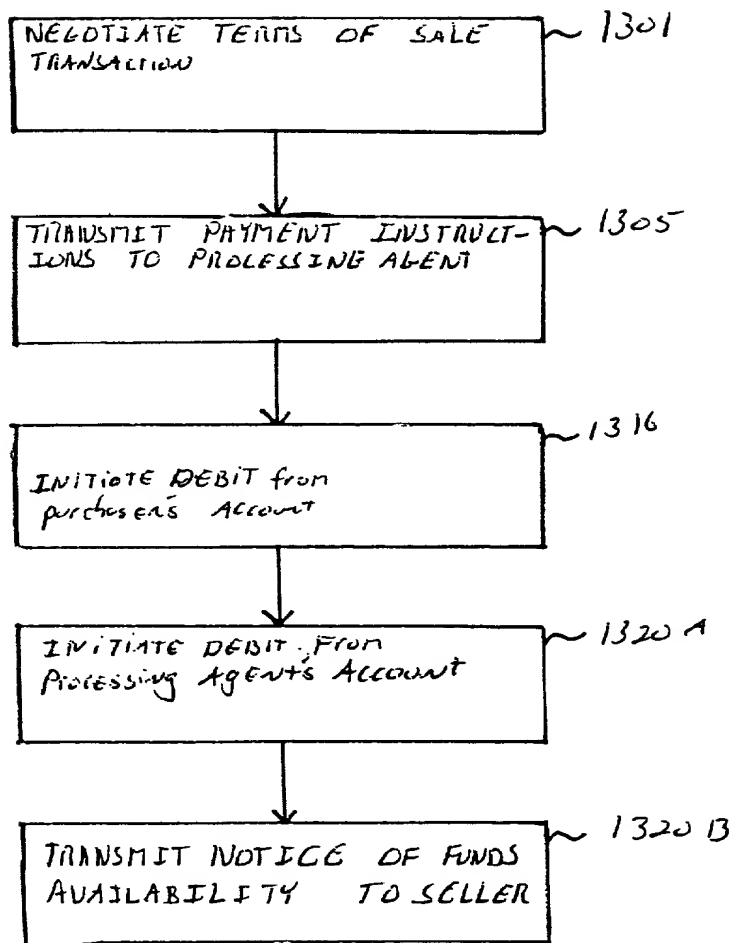


FIGURE 13

Patent 6,664,860

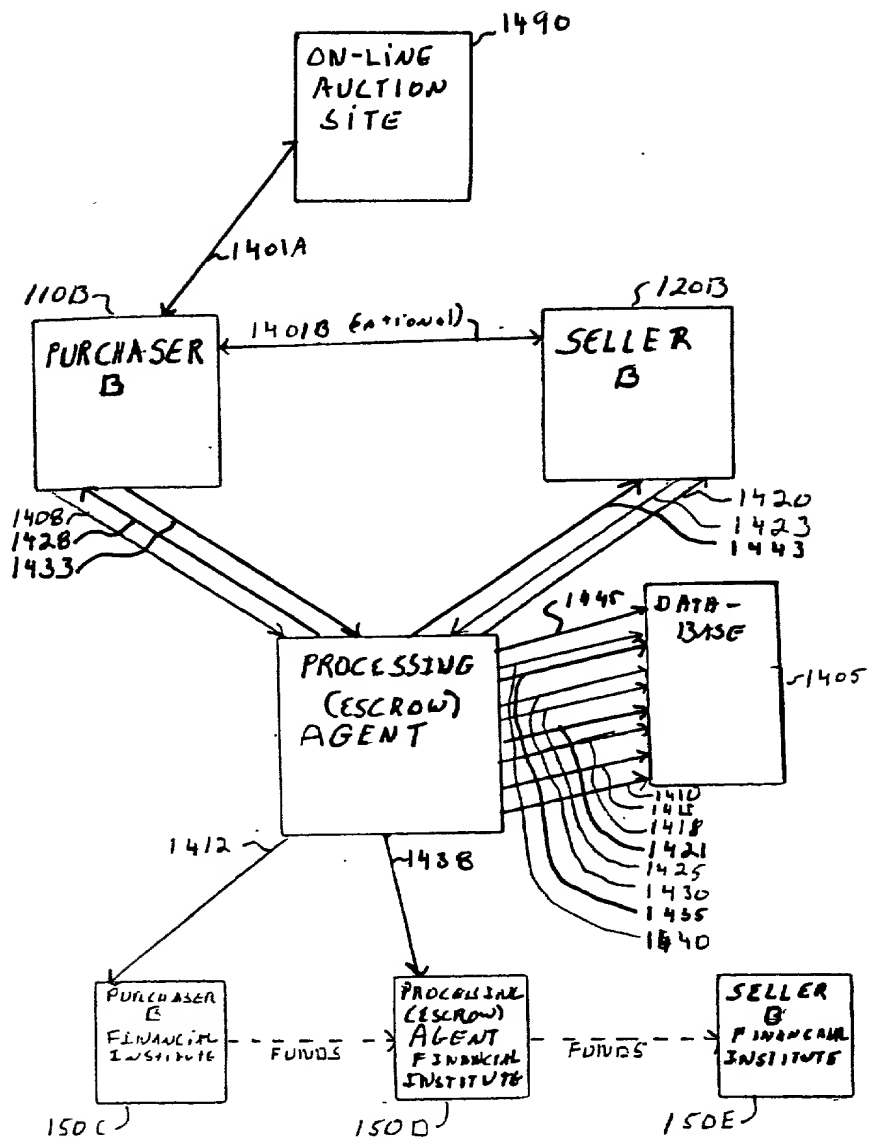


FIGURE 14

FILED "62664860

FROM STEP 1521 FIGURE 15A

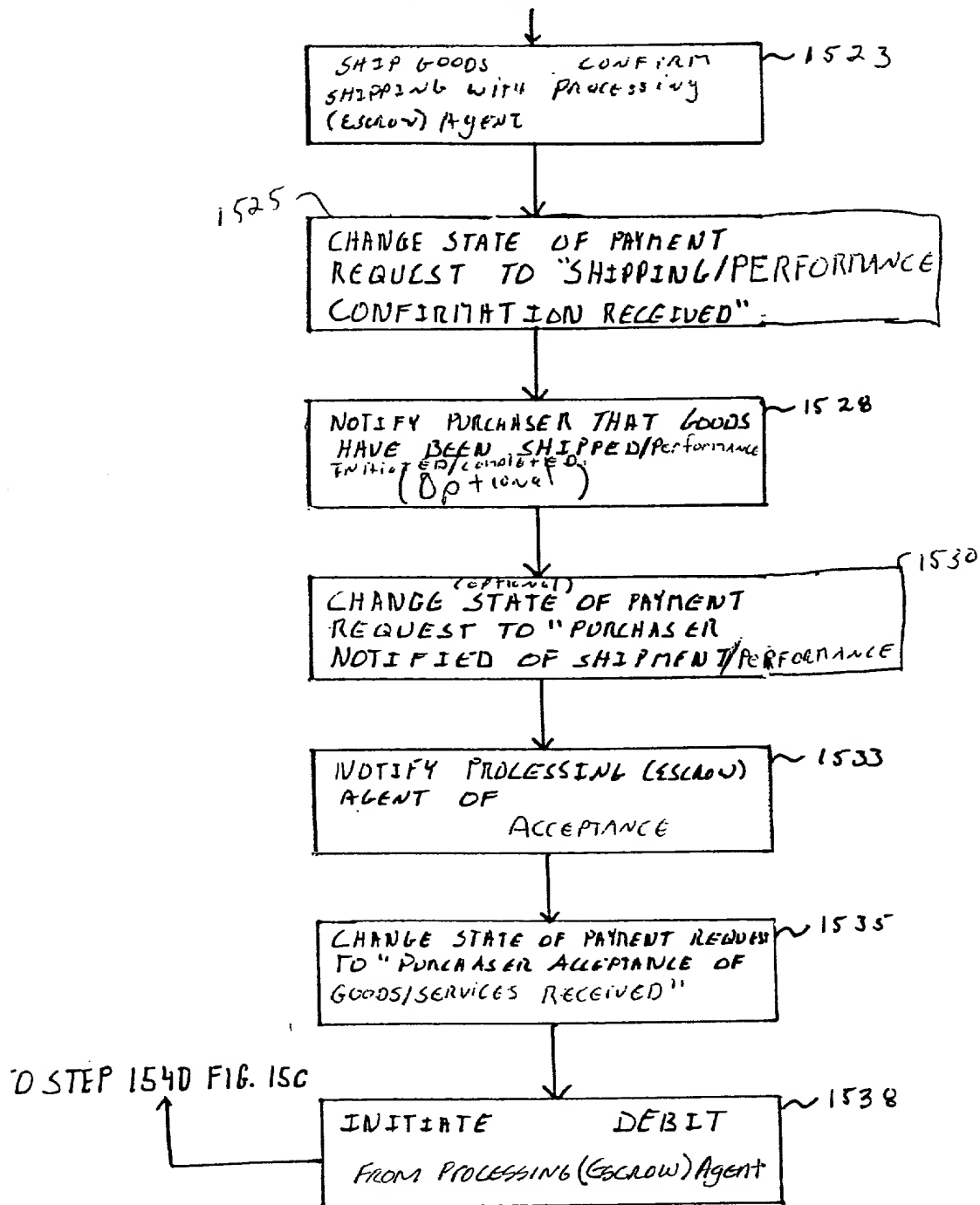


FIGURE 15B

FROM STEP 1538 FIGURE 15B

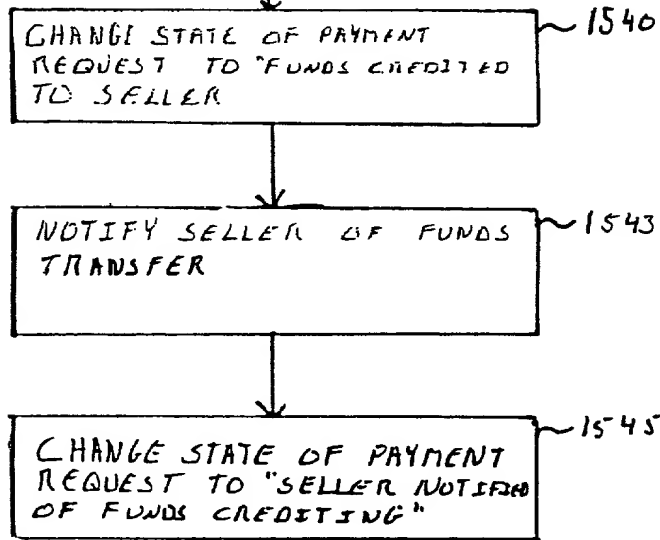


FIGURE 15C

094997-0100

FIG. 10 6464860

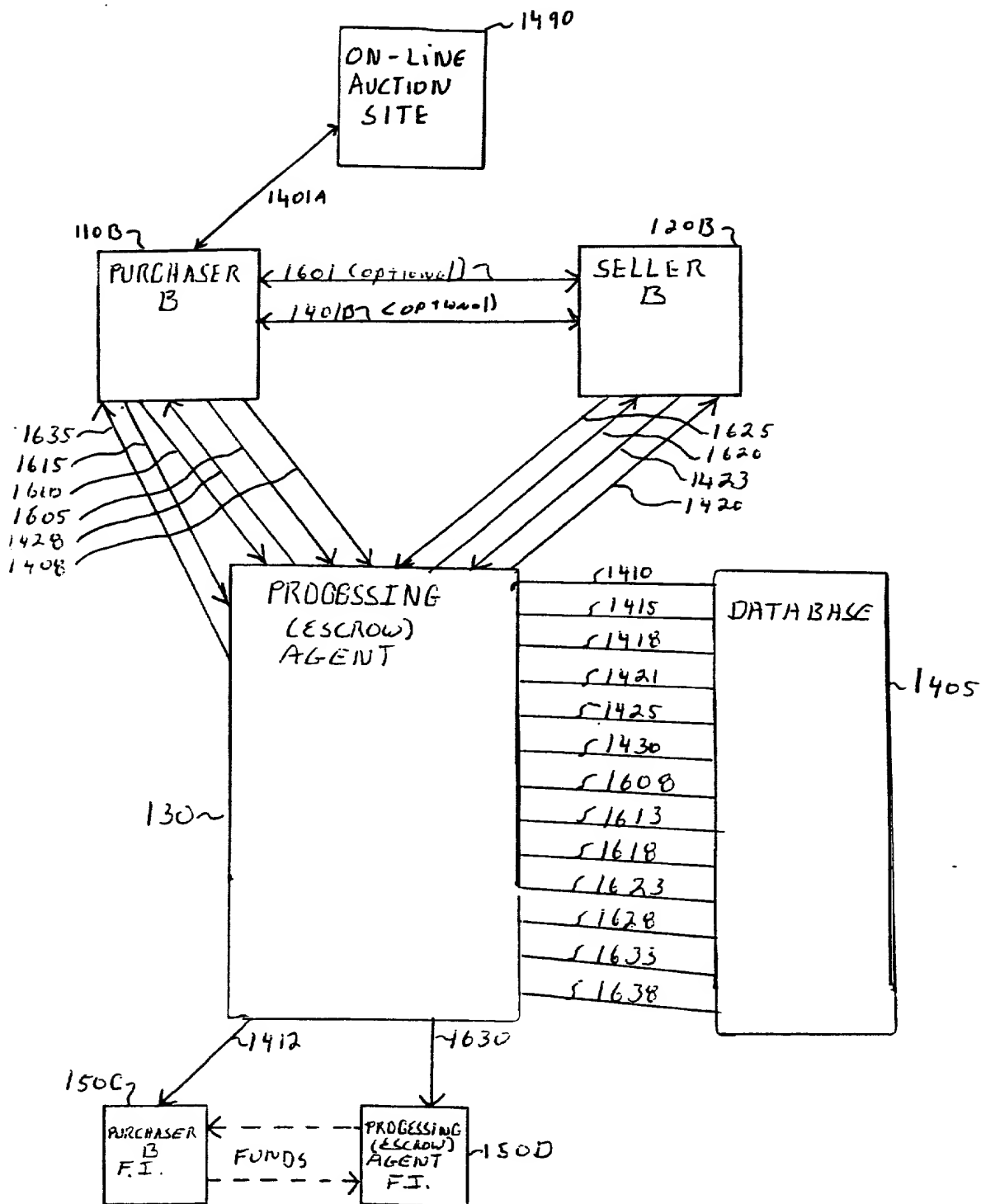


FIGURE 16

PURCHASER / SELLER
COMMUNICATION
(OPTIONAL) ~ 1701

NOTIFY PROCESSING (ESCROW)
AGENT OF DISPUTED
TRANSACTION/HOLD ~ 1705

CHANGE STATE OF PAYMENT
REQUEST TO "PURCHASER
HOLD OF TRANSACTION RECEIVED" ~ 1708

TO STEP 1533 FIGURE 15B

FIGURE 17A

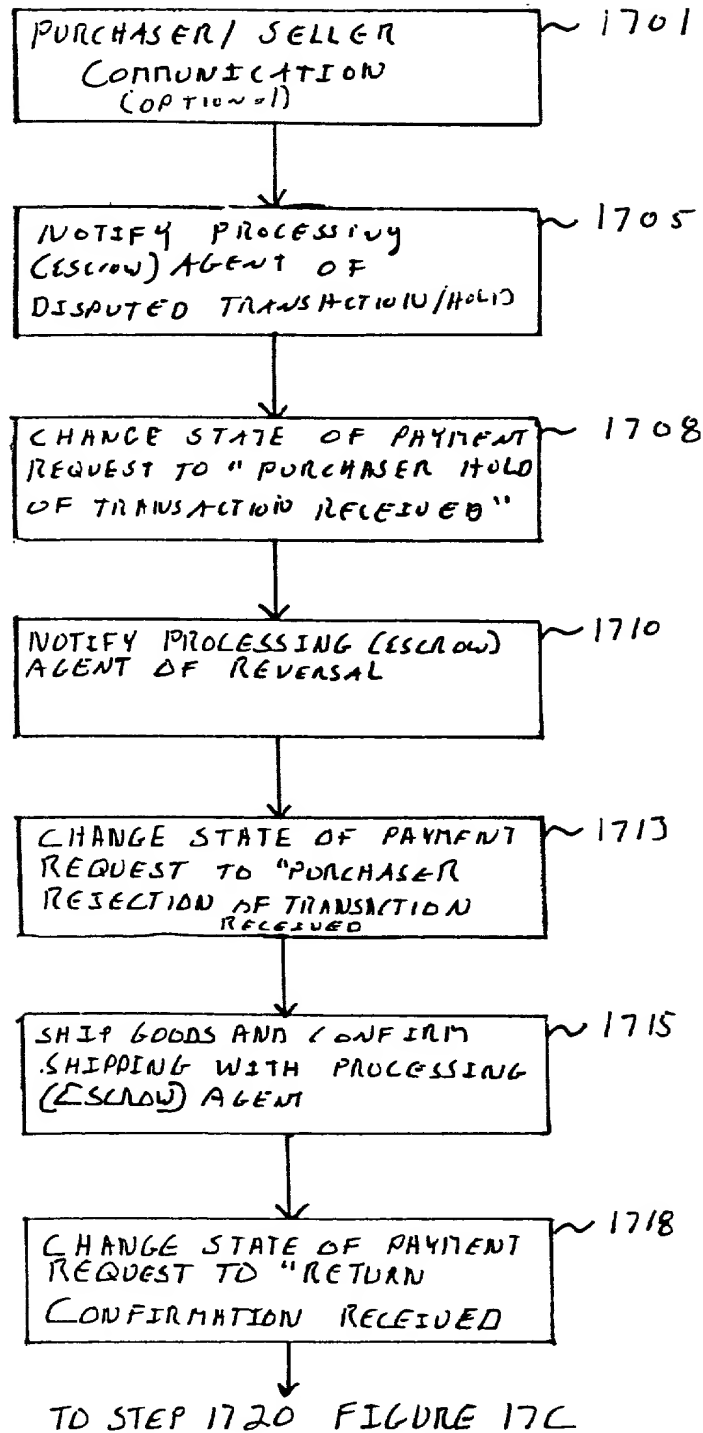


FIGURE 17B

FROM STEP 1718 FIGURE 17B

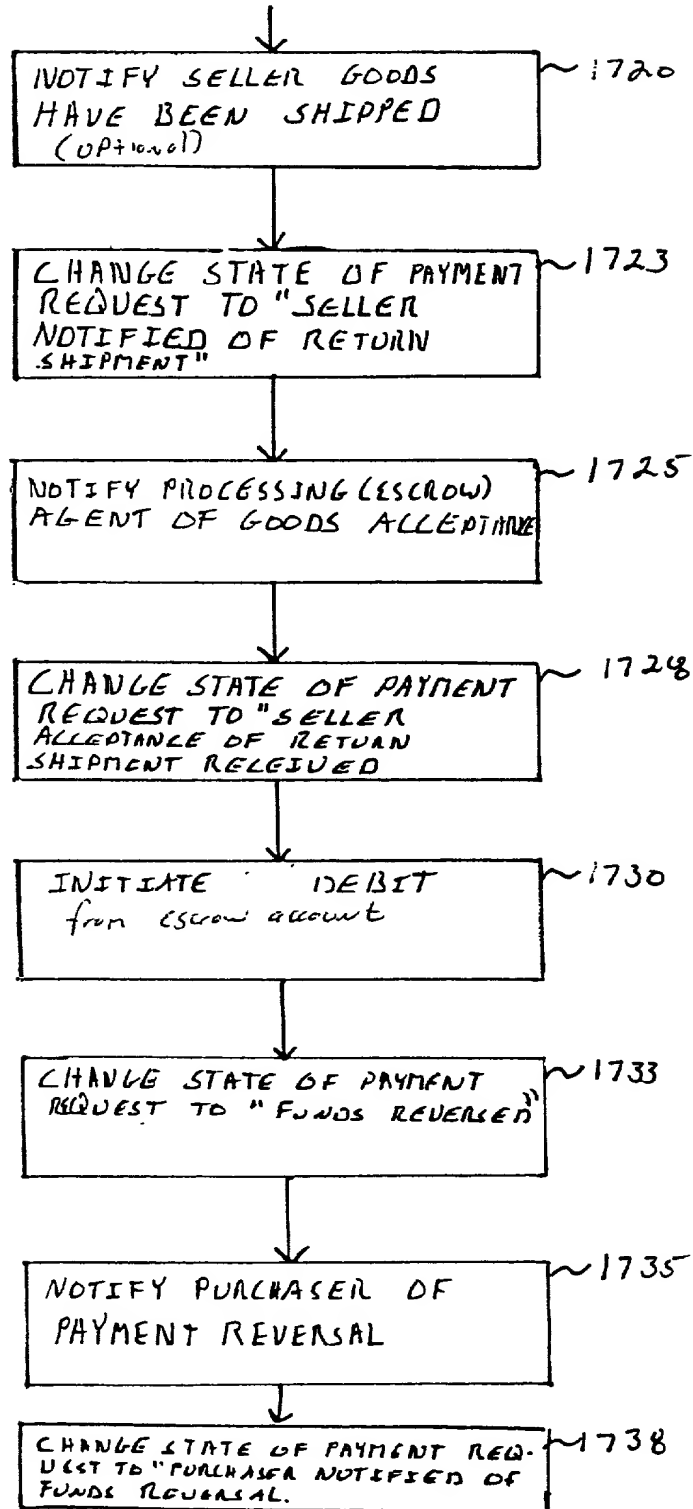


FIGURE 17C

REF ID: A654850

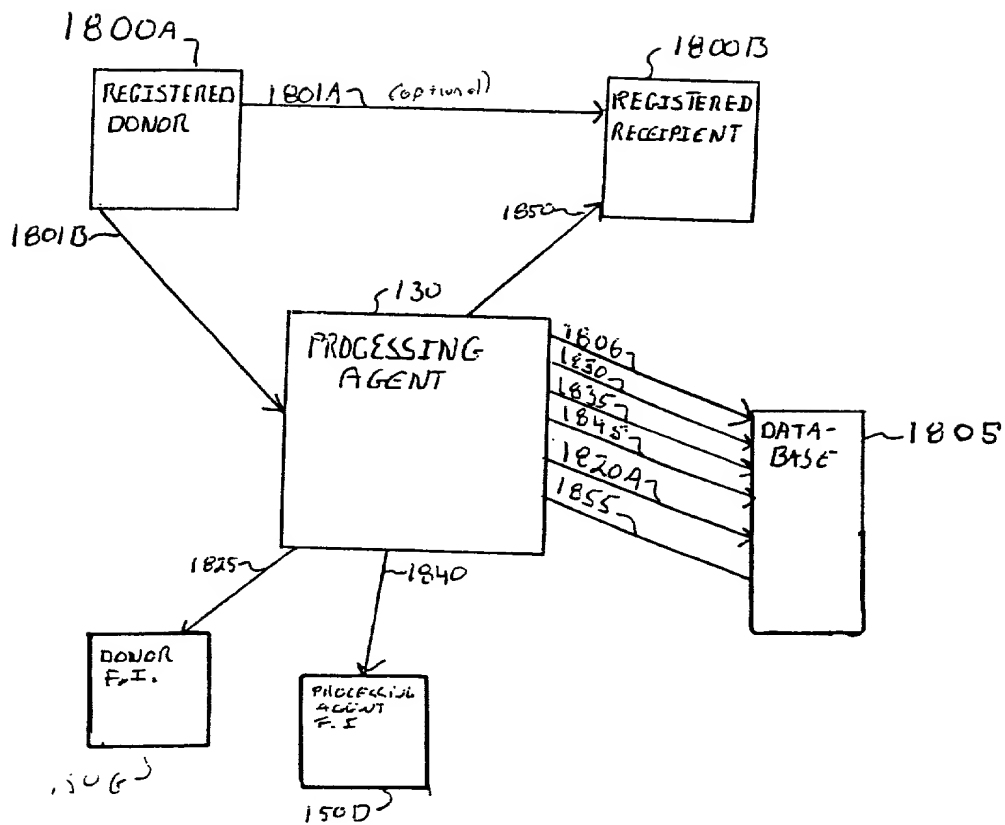
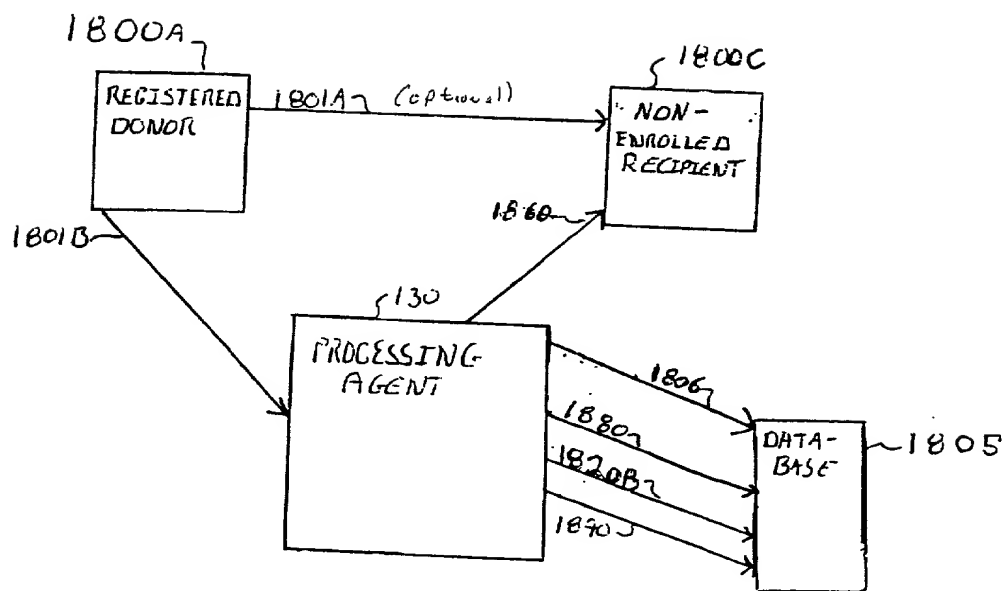


FIGURE 18A

FIGURE 18B



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graph TD
    1901A[DONOR NOTIFY RELIPIENT  
(OPTIONAL)] --> 1901B[DONOR DIRECT PROCESSING  
AGENT TO MAKE GIFT  
PAYMENT]
    1901B --> 1906[STORE REQUEST IN  
DATABASE 1805]
    1906 --> 1910{RECIPIENT  
REGISTERED}
    1910 -- YES --> 1920A[SET INITIAL STATE AS  
"SUBMITTED FOR ENROLLED  
RELIPIENT"]
    1910 -- NO --> 1920B[TO STEP 1920B,  
FIGURE 19C]
    1920A --> 1925[INITIATE DEBIT]
    1925 --> 1930[CHANGE STATE TO  
"DEBIT INITIATED"]
    1930 --> 1935[TO STEP 1935, FIGURE 19B]
  
```

FIGURE 19A

FROM STEP 1930, FIGURE 19A

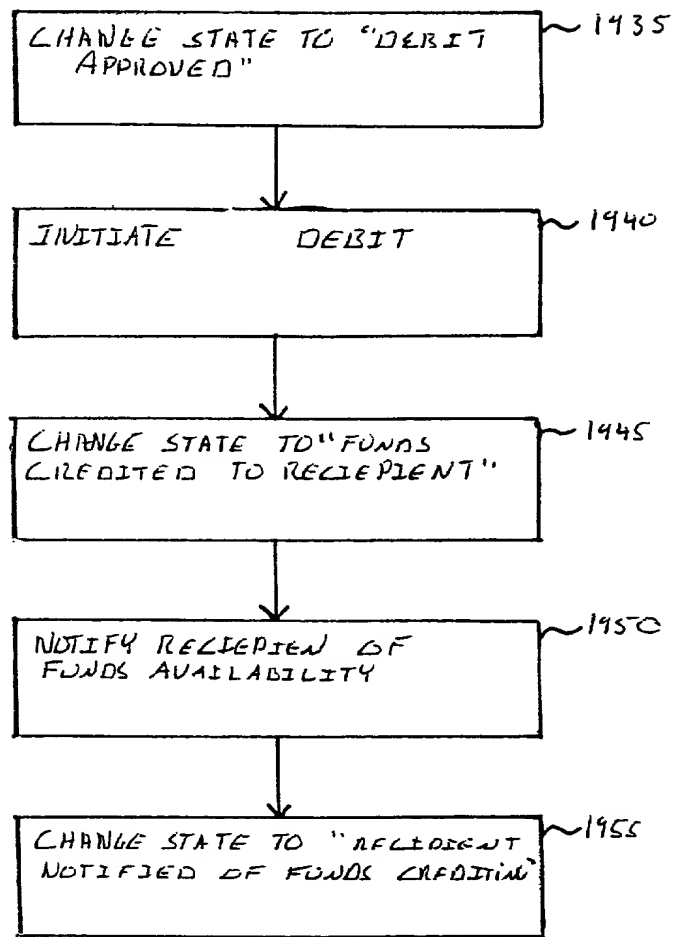
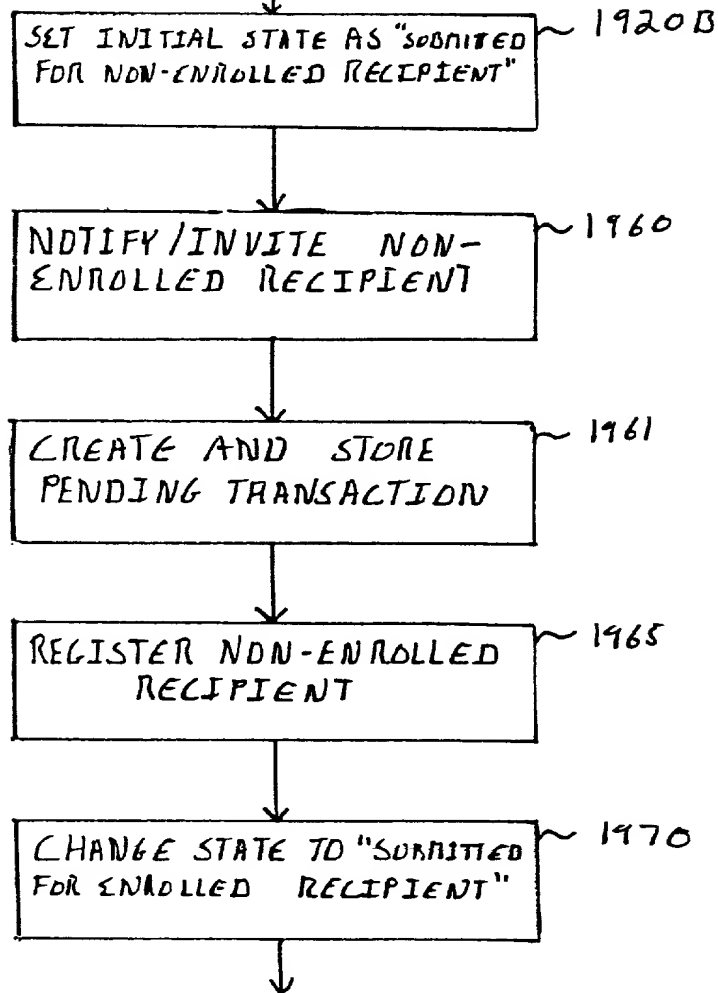


FIGURE 19B

FROM STEP 910 OF FIGURE 19A



TO STEP 1925, FIGURE 19A

FIGURE 19C

FIG. 19C

TOP SECRET 6264850

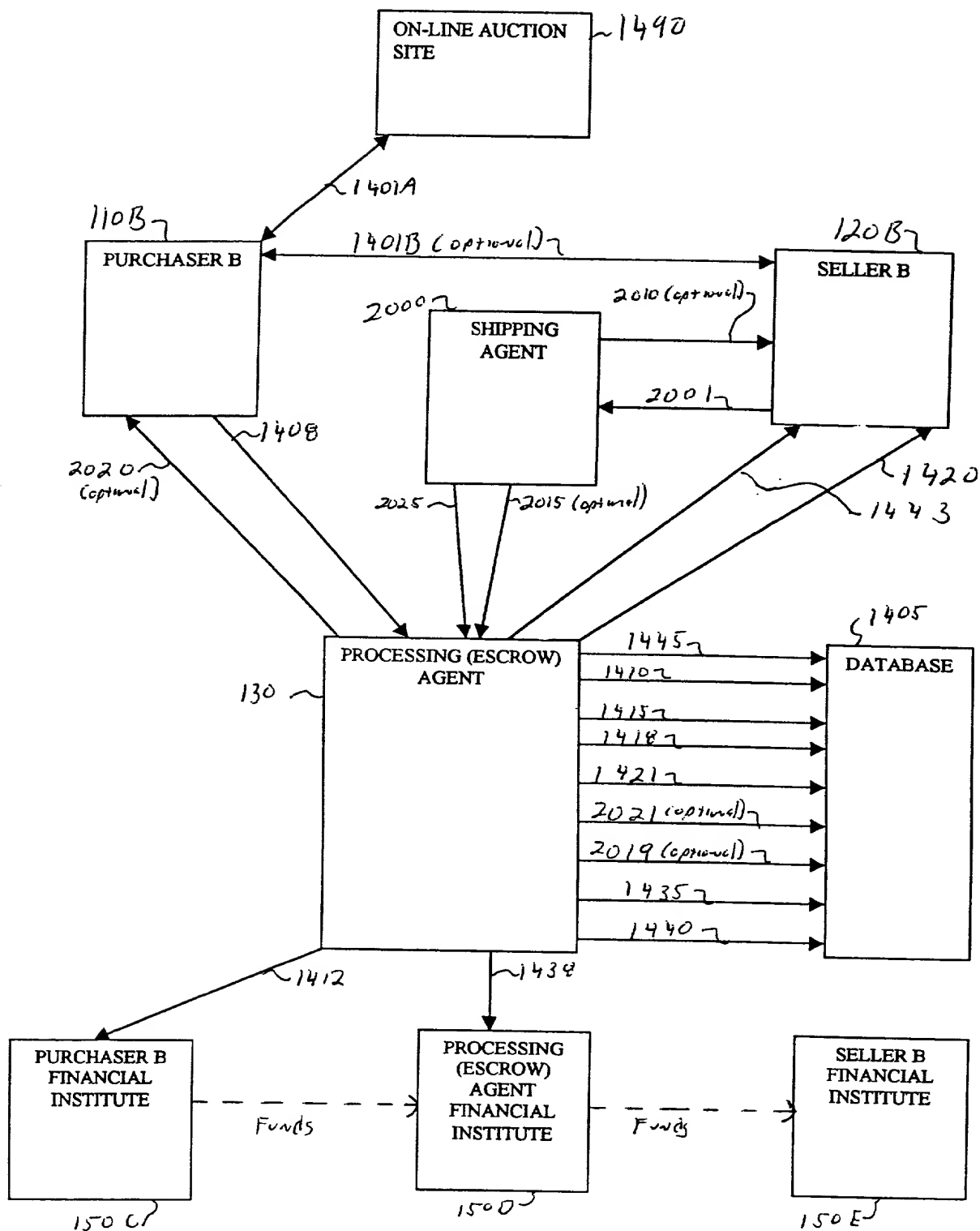


FIGURE 20

From Step 1520, Figure 15A

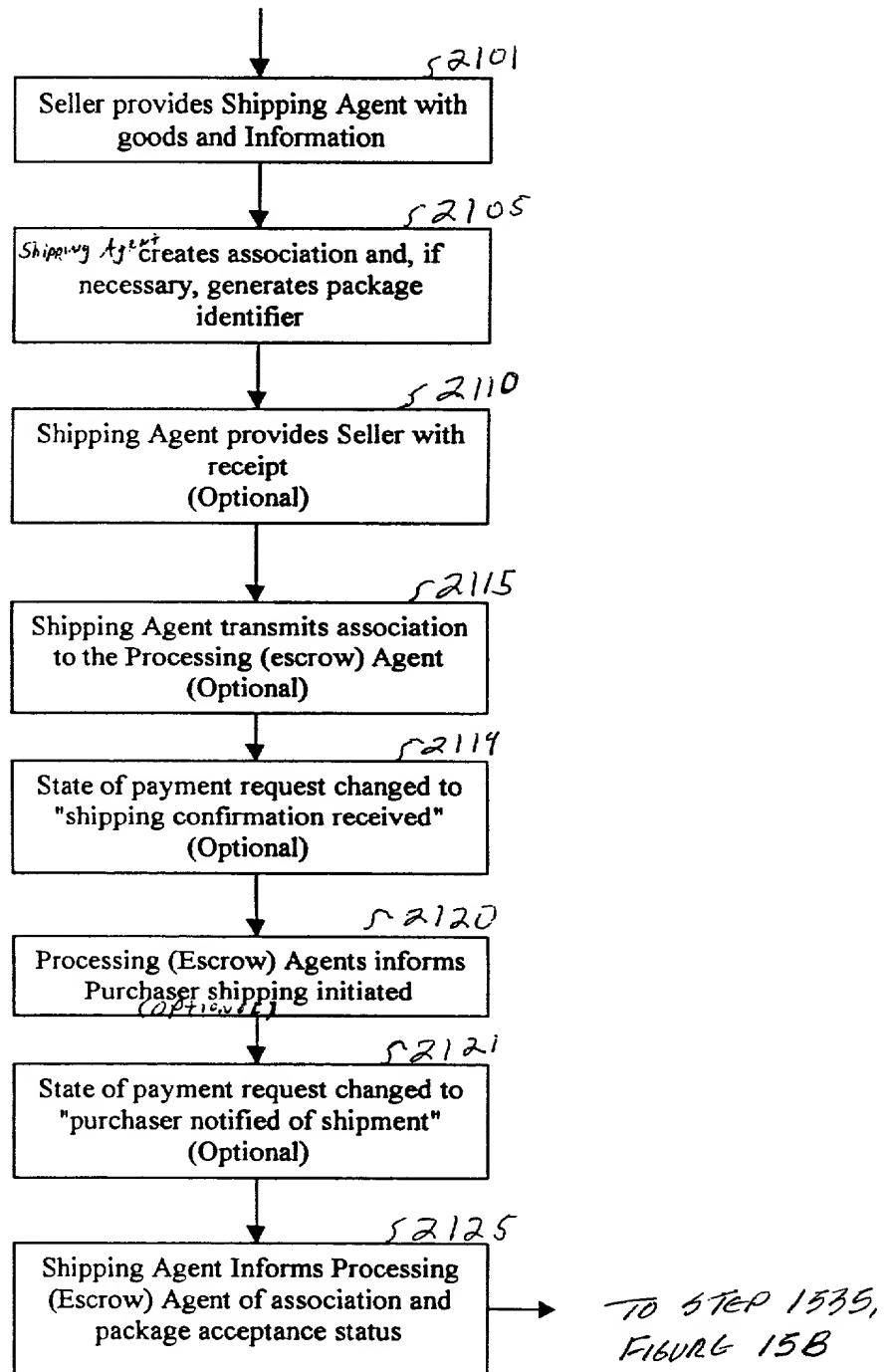


FIGURE 21

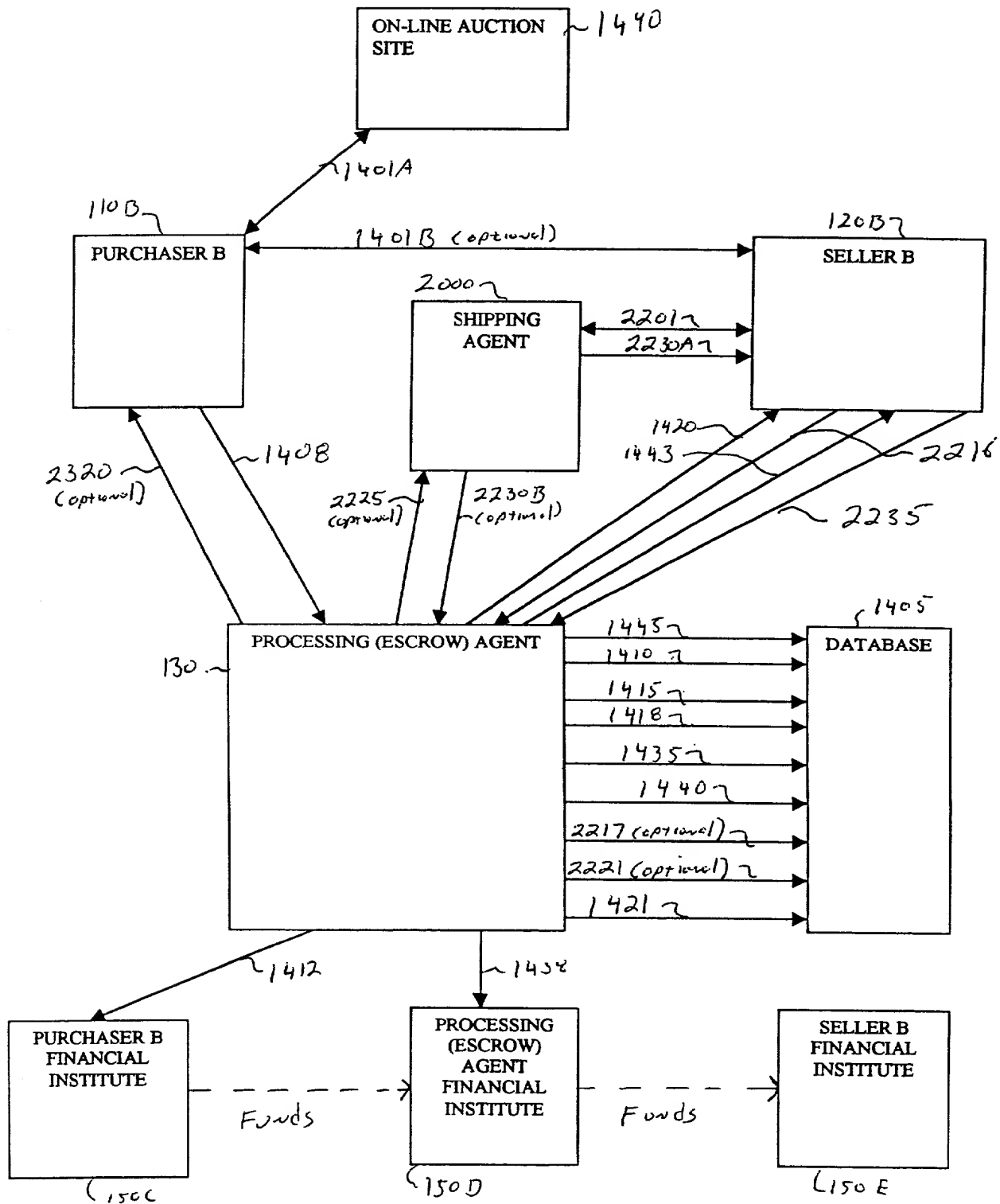


FIGURE 22

From Step 1520, Figure 15

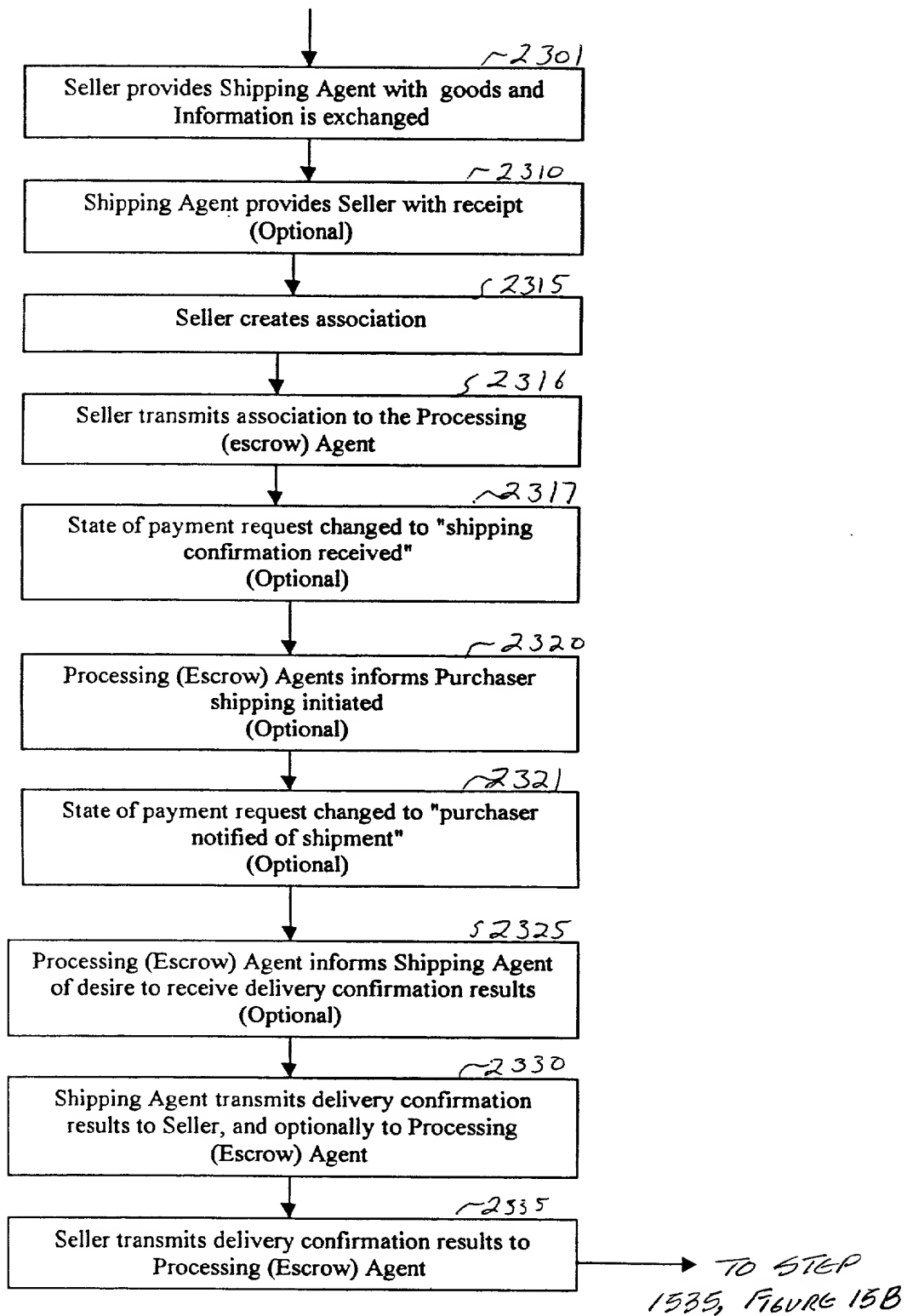


FIGURE 23

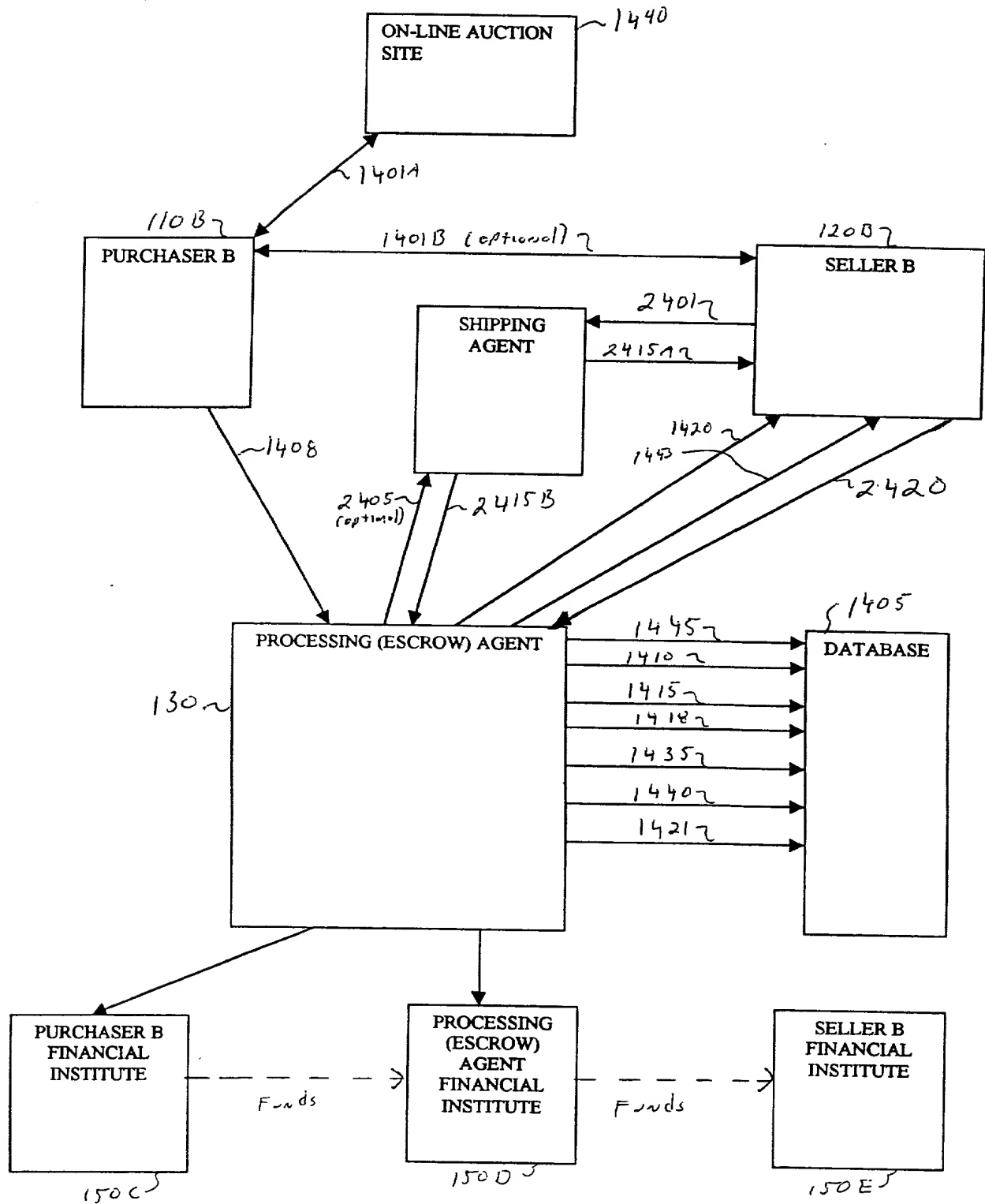
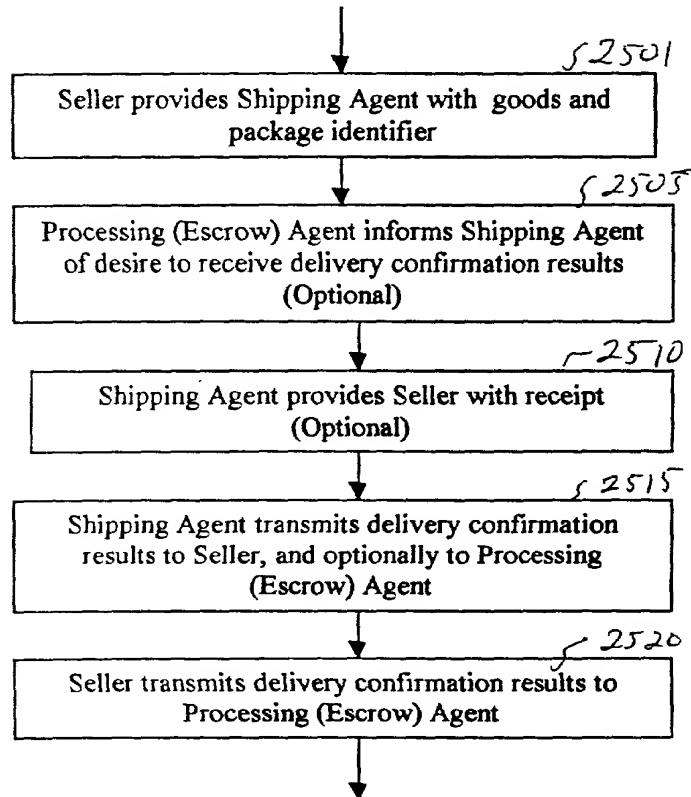


FIGURE 24

From Step 1520, Figure 15



TO STEP 1535, FIGURE 15B

FIGURE 25

0004999.074304

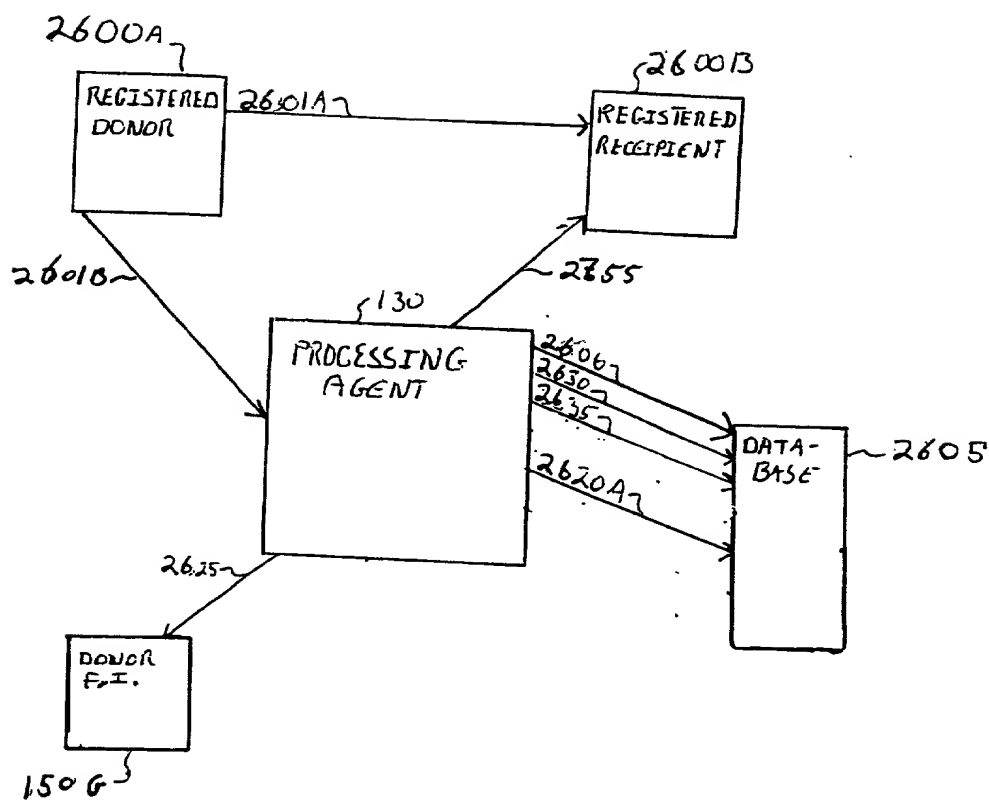


FIGURE 26

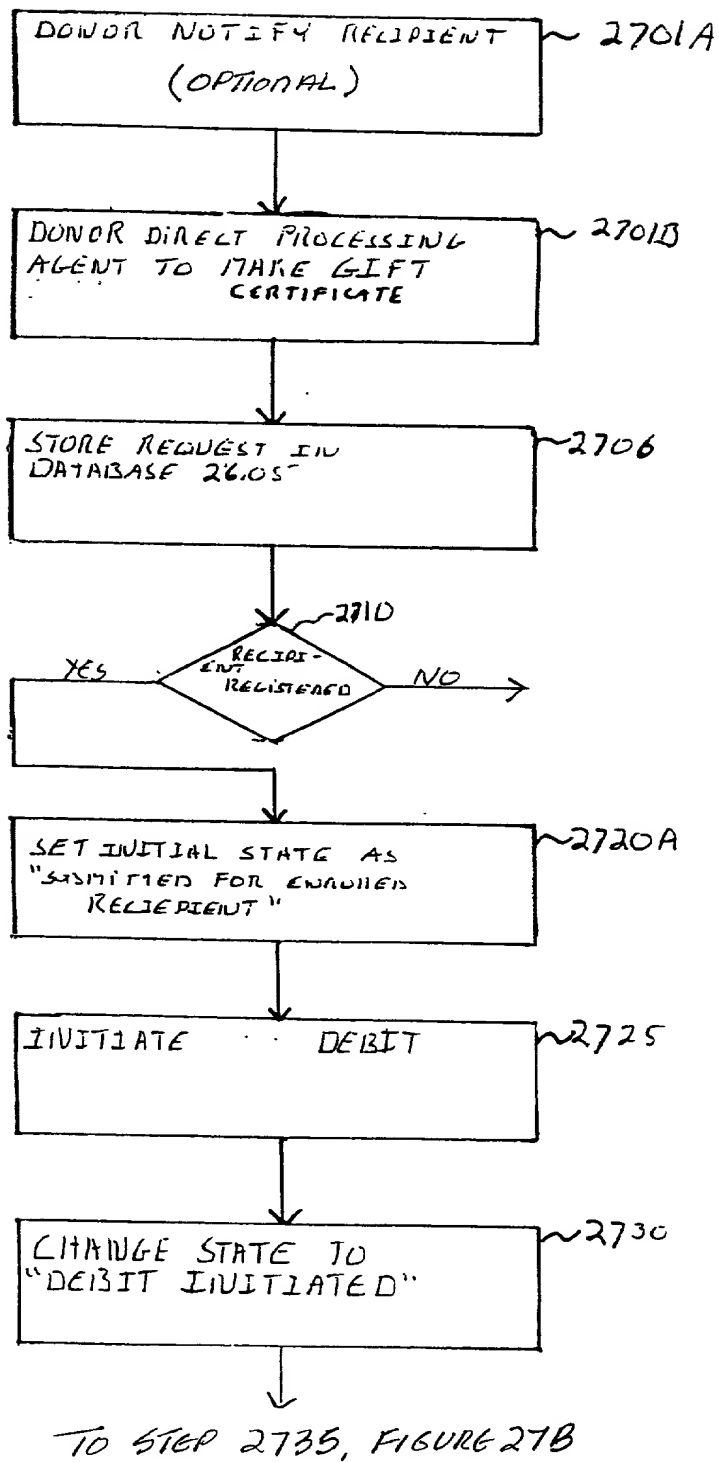


FIGURE 27A

0004979 071301

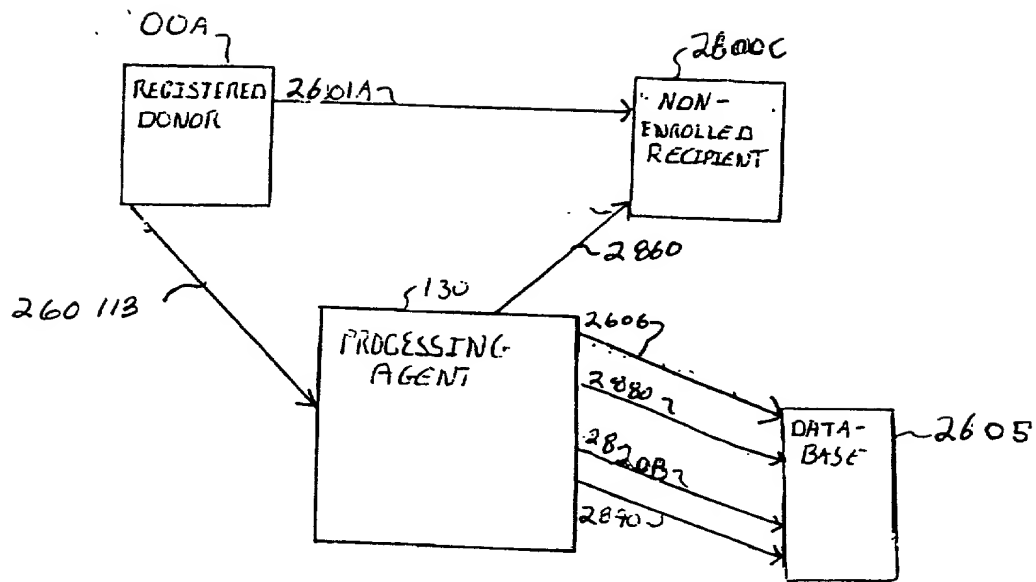


FIGURE 28A

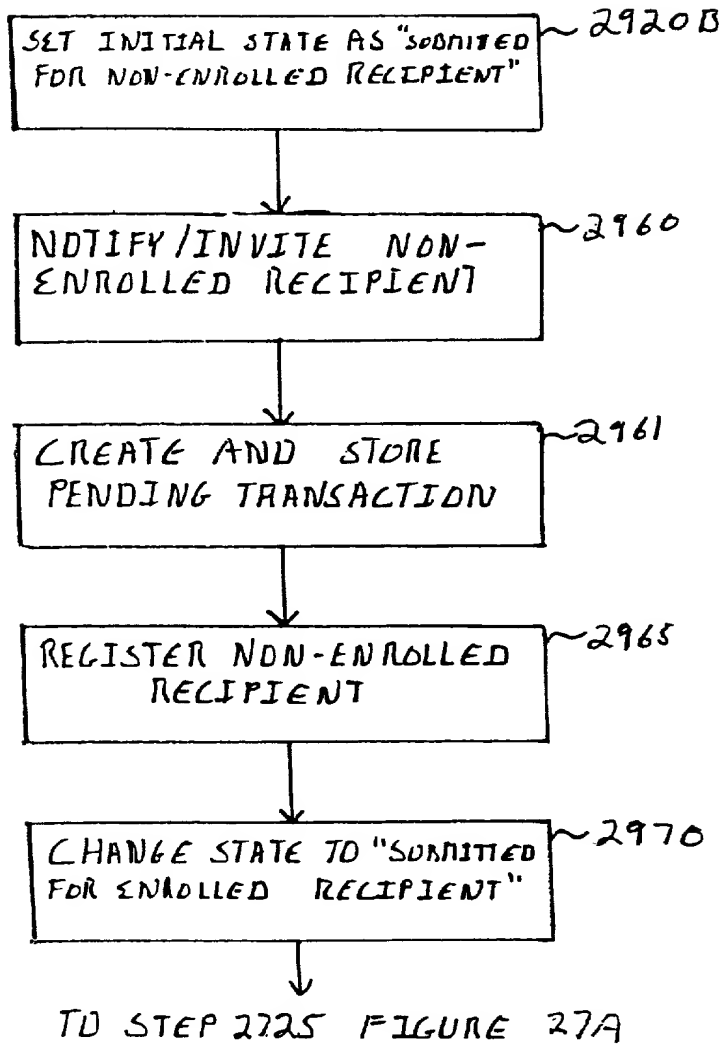


FIGURE 29